



# Buy now, pay smarter.

## What is Openpay?

Openpay is a flexible, interest-free payment method that gives you more time to pay for everything you need and want. Purchase today, pay it your way – choose weekly or fortnightly payments, over as many months as suits you.

## How Openpay works?



1. Shop & checkout



2. Select Openpay as your payment method



3. Register & design your plan

## If you are 18 years or older and permanent resident of the Australia, all you'll need is:

- A debit or credit card
- An email address
- A mobile number
- A photo ID

## Payment plan in the palm of your hand.

Download the Openpay app to manage your account, balance & budget.



## The Things You Should Know

### Is Openpay safe & secure?

Yes, protecting your information is very important to us. Openpay is a Level 1 PCI DSS Compliant Provider. This means that all sensitive information is encrypted and we maintain stringent physical, electronic and procedural safeguards to protect your information. View the Openpay privacy policy [here](#).

### Does Openpay perform a credit check?

Depending on the purchase you are making, you may be asked to perform a credit check. This is usually when you need to make a purchase that is above the amount Openpay has allocated you. In any instance, you will be asked to consent to the credit check before it happens.

### Will I be charged interest?

Openpay does not charge any interest. Ever. .

### Are there fees?

Establishment fees and plan management fees may be applicable – these will be disclosed to you before your plan is finalised, as they vary from merchant to merchant. If a payment is not made by its scheduled date, a late fee of \$9.50 will apply. These fees are also outlined in the email sent to you on confirmation of your purchase. We understand that there are times when you may not be able to make a payment. Please contact Openpay on **1300 168 359** before your payment date to reschedule the payment and avoid late fees.

Read the full terms and conditions [here](#).

**openpay**

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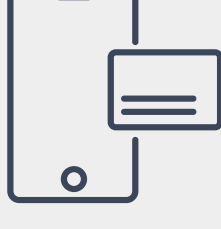
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